

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: MIA L MCNEAL

§  
§  
§  
§

Case No. P:12-bk-20848

Debtor(s)

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

SCOTT F. WATERMAN, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 11/21/2012.
- 2) The plan was confirmed on 08/28/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 10/02/2015.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 05/06/2013, 05/22/2013, 06/19/2017.
- 5) The case was completed on 10/20/2017.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 77.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,137.50.
- 10) Amount of unsecured claims discharged without full payment: \$54,821.93.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 30,875.00	
Less amount refunded to debtor(s)	\$ 7,779.26	
<b>NET RECEIPTS</b>		<b>\$ 23,095.74</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 4,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,589.13	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 7,089.13</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
CREDIT ACCEPTANCE CORP	Sec	1,017.00	350.99	381.00	381.00	0.00
CAVALRY PORTFOLIO SERVICE LLC	Uns	605.00	611.47	611.47	0.00	0.00
TEXAS GUARANTEED SLC	Uns	1,632.00	1,708.27	1,708.27	0.00	0.00
QUANTUM3 GROUP LLC	Uns	660.83	862.83	862.83	0.00	0.00
RJM ACQUISITIONS FUNDING LLC	Uns	0.00	81.92	81.92	0.00	0.00
RJM ACQUISITIONS FUNDING LLC	Uns	0.00	1,002.46	1,002.46	0.00	0.00
EDUCATIONAL CREDIT MGMT	Uns	8,200.00	8,529.92	8,529.92	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	386.00	386.37	386.37	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	596.00	596.25	596.25	0.00	0.00
DEVRY INC	Uns	450.60	450.60	450.60	0.00	0.00
ECAST	Uns	479.00	479.12	479.12	0.00	0.00
WELLS FARGO BANK NA dba	Sec	8,902.00	8,773.43	290.98	290.98	0.00
QUANTUM3 GROUP LLC as agent for	Uns	302.00	302.99	302.99	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	459.00	459.50	459.50	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	0.00	281.91	281.91	0.00	0.00
AMERICAN INFOSOURCE LP AS	Uns	312.00	306.21	306.21	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,819.00	2,818.66	2,818.66	0.00	0.00
CITY OF PHILADELPHIA (LD)	Sec	0.00	418.03	418.03	418.03	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
LVNV FUNDING LLC	Uns	0.00	405.03	405.03	0.00	0.00
MIDLAND MORTGAGE	Sec	74,105.00	80,806.93	80,806.93	14,882.87	0.00
SALLIE MAE INC on behalf of	Uns	30,311.00	31,250.15	31,250.15	33.73	0.00
DAVID M OFFEN ESQUIRE	Lgl	0.00	0.00	4,500.00	4,500.00	0.00
ENHANCED RECOVERY CO L	Uns	2,041.00	NA	NA	0.00	0.00
ENHANCRCVRCO	Uns	436.00	NA	NA	0.00	0.00
MERCHANTS ASSOC COOL D	Uns	137.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTE	Uns	659.00	NA	NA	0.00	0.00
UNIVERSITY OF PHOENIX	Uns	1,049.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 80,806.93	\$ 14,882.87	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,090.01	\$ 1,090.01	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 81,896.94</b>	<b>\$ 15,972.88</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 50,533.66</b>	<b>\$ 33.73</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 7,089.13	
Disbursements to Creditors	\$ 16,006.61	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 23,095.74</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/22/2019

By: /s/ Scott F. Waterman, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.